



# G J Insurance Consulting Pty.Ltd.

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**Corporate Authorised Representative of PSC Connect Pty Ltd**

ABN 23 141 574 914

AFS Lic No: 344648

## CERTIFICATE OF INSURANCE

**From:** Gregory Thomas

We hereby confirm that we have arranged the insurance cover mentioned below:

Christian Youth Camps Limited  
1775 Phillip Island Road  
COWES VIC 3922

**Date:** 26/05/2017

**Our Reference:** CYCVIC

**NEW POLICY**

Page 1 of 3

**Class of Policy:** Public &/or Products Liability Insurance

**Insurer:** Lloyds Of London  
United Kingdom

ABN:

**The Insured:** Christian Youth Camps Limited

**Policy No:** ATCSL00223

**Invoice No:** 188647

**Period of Cover:**

From 30/05/2017

to 30/05/2018 at 4:00 pm

### Details:

See attached schedule for a description of the risk insured

### IMPORTANT INFORMATION

The Proposal/Declaration:

- is to be received and accepted by the Insurer
- has been received and accepted by the Insurer

The total premium as at the above date is:

- to be paid by the Insured
- part paid by the Insured
- paid in full by the Insured
- paid by monthly direct debit

Premium Funding

- This policy is premium funded

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

## Schedule of Insurance

<b>Class of Policy:</b> Public &/or Products Liability Insurance	<b>Policy No:</b> ATCSL00223
<b>The Insured:</b> Christian Youth Camps Limited	<b>Invoice No:</b> 188647
	<b>Our Ref:</b> CYCVIC

This policy has been placed with

ATC Insurance Solutions Pty Ltd  
ABN 25 121 360 978  
Level 4, 451 Little Bourke St, Melbourne VIC 3000

ATC Insurance Solutions Pty Ltd is underwritten by

Lloyds Of London  
United Kingdom

**Insured:** Trustees of the Christian Brethren Trust  
Christian Youth Camps Limited - Trading As  
Phillip Island Adventure Resort,  
The Collonades Centre,  
Forest Edge CYC,  
CYC The Island,  
Adanac CYC,  
Christian Youth Camps Ministries,  
City CYC

**Business of Insured:** Outdoor Recreation, Camping and Convention Centre

**Interested Party:** National Australia Bank - Mortgagee on 41-53 Church St property

**Situation of Risk:** 1775 Phillip Island Road, Cowes VIC 3922  
41-53 Church Street, Cowes VIC 3922  
405 McKenzie Road, Neerim East VIC 3831  
Hoddle Street, Yarra Junction VIC 3797  
538 Collins St, Melbourne Vic 3000  
and anywhere in Australia, where the insured has property permanently or temporarily located in the course of their business.

**Estimated Number of Campers** 88,330 / year

### **POLICY WORDINGS**

The following policy wording/s apply to the cover provided by this insurance program:  
Vero Corporate Broadform Public & Products Liability V1434 06/12

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The following policy wording/s apply to the cover provided by this insurance program:  
ATC Public & Products Liability Wording v1.1 (dated 1st October 2014)

### **PUBLIC & PRODUCTS LIABILITY**

#### **LIMITS OF LIABILITY**

- General/Public Liability - Limit any one occurrence	\$ 50,000,000
- Products Liability - Limit any one occurrence & in the annual aggregate	\$ 50,000,000
- Property in care, custody or control	\$ 500,000
- Errors or omissions	\$ 1,000,000
- Sexual Abuse/Molestation - Limit any one occurrence In the annual aggregate	\$ 5,000,000

#### **Deductible/Excess**

- Property damage/Personal Injury	\$1,000
- Personal injury to contractors/subcontractors	\$25,000

## Schedule of Insurance

**Class of Policy:** Public &/or Products Liability Insurance  
**The Insured:** Christian Youth Camps Limited

**Policy No:** ATCSL00223  
**Invoice No:** 188647  
**Our Ref:** CYCVIC

- Personal injury to labour hire personnel \$25,000

**Geographical Limits** World Wide excluding USA & Canada

### Activities of Centre include:

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Abseiling, Rock Climbing with Ropes, Climbing walls, Initiative?Commando Course, High & Low ropes course, Swimming, Surfing, Trampolines, Pushbikes (BMX & Mountain), Canoes flat water, Unpowered Watercraft, Flying Fox, Water Slide, Archery, Bush camping, Bush walking, Zorb/Earthballs, Bumper Balls, Fishing, Golf including Mini golf, Playground equipment, Tennis, Mountain Boards, Giant swing, Laser Skirmish, Whirly Gig, Frisbee golf, Scavenger golf, Basketball, Volleyball, Craft activities, Raft making, Gym games, Caged Soccer - indoor ball games, Rotating Climbing wall, Eco based activities such as ponding, seaside/beach combing, nature spotto, Forest Edge Music Festival, Stand up Paddle Boards.

Liability arising from the following activities/pursuits are not covered by this insurance: aircraft servicing & operations, canyoning, car racing or rallying, gladiator games, motorised go carts, hot-air ballooning, hunting, jet skiing, dune buggies, paintball, parachuting, para gliding, rifle & firearms shooting, scuba diving, unsupported rock climbing, vertical & horizontal bungee jumping, white water canoeing, kayaking or rafting (Grade 3 rapids or higher).

### Endorsements:

None

Please note the following Exclusion is included in this policy:-

We will not indemnify the insured against the following:

### 6.8 SEXUAL MOLESTATION

Any legal liability of the Insured to pay damages or compensation to any third party, or legal costs associated with any claim, in respect of an injury sustained by a third party in circumstances where;

- that injury arises either directly or indirectly from sexual abuse; and
- the perpetrator of the sexual abuse was a representative, member, employee, or service provider of the insured; and
- the insured knew or ought reasonably to have known that the perpetrator of the sexual abuse had previously;
  - (a) committed sexual abuse; and/or
  - (b) been convicted of sexual abuse; and/or
  - (c) whilst being a representative, member, employee, or service provider of the insured; been the subject of a prior complaint in respect of sexual abuse, which has not been appropriately investigated.

For the purpose of this Exclusion:

**"Sexual Abuse"** includes any assault or abuse of a sexual nature, any type of molestation, indecent exposure, sexual harassment or intimidation, whether such act is the subject of criminal investigation or not.

**"Injury"** includes any physical, mental or psychological injury

**This is a summary only of the cover provided and you should refer to the Policy wordings for full details of cover which are available on our web site [www.gjic.com.au](http://www.gjic.com.au) or on request we will send copies to you.**